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February 25, 2022

Chambers, Hon. Cecelia G. Morris
United States Bankruptcy Court
Southern District of New York
355 Main Street
Poughkeepsie, NY 12601

Re: Sylvia Zuniga AKA Sylvia Ostrander-Zuniga, DBA Androgyny House of Style N Des
Case No. 18-35953-cgm
Loan No. **6220

Dear Hon. Cecelia G. Morris,

Please allow this letter to serve as a written status report, submitted on behalf of Rushmore Loan Management Services, LLC (the "Secured Creditor") pursuant to the Southern District of New York Loss Mitigation Program Procedures.

Secured Creditor has reviewed the financial application and has issued a denial as the monthly income is not sufficient to sustain a monthly mortgage payment.

If there are any questions, please feel free to contact me directly at 347-633-5361

Very truly yours,

By: /s/: Marie Nicholson, Esq.
Attorney

cc. ECF and Email

Devon Salts, Esq. Debtor Attorney
E-Mail: devonsalts@hotmail.com